1 2	MICHAEL COSENTINO State Bar No. 83253 Attorney at Law P.O. Box 129 Alameda, CA 94501						
3	Telephone: (510) 523-4702 Facsimile: (510) 747-1640						
5	Attorney for Plaintiff United States of America						
7							
8	IN THE UNITED STATES DISTRICT COURT						
9	FOR THE NORTHERN DISTRICT OF CALIFORNIA						
10	SAN FRANCISCO DIVISION						
11	UNITED STATES OF AMERICA,						
12	Case No. CV13-3559 SLM Plaintiff,						
13	V.						
14	SOLOMON ROSS aka SOLOMON D. ROSS						
15	aka SOLOMON DAVID ROSS aka ROSS SOLOMON						
16	aka DAVID S. ROSS aka DAVE ROSS,						
17	WRIT OF CONTINUING Defendant, GARNISHMENT						
18	and						
19	STARBUCKS COFFEE COMPANY,						
20	Garnishee.						
21							
22	TO: ADP Garnishment Services STARBUCKS COFFEE COMPANY						
23	2100 E. Grand Avenue El Segundo, CA 90245						
24							
25	YOU ARE HEREBY COMMANDED TO GARNISH FOR THE BENEFIT OF						
26	THE UNITED STATES OF AMERICA THE WAGES, SALARY, OR COMMISSION IN						
27	YOUR CUSTODY, CONTROL, OR POSSESSION IN WHICH THE DEFENDANT-						
28	JUDGMENT DEBTOR HAS AN OWNERSHIP INTEREST.						

The name, SSN XXX-XX-4582, and last known address of the person who is the defendant-judgment debtor (hereinafter "debtor") in this action and whose property is subject to this Writ are as follows:

SOLOMON ROSS aka SOLOMON D. ROSS aka SOLOMON DAVID ROSS aka ROSS SOLOMON aka DAVID S. ROSS aka DAVE ROSS 134 North Claremont Street San Mateo, CA 94401

This Writ has been issued at the request of the United States of America to enforce the collection of a civil judgment entered in favor of the United States against the debtor for a defaulted student loan in the amount of \$8,979.33. There is a balance of \$8,998.28 due on the judgment, which amount includes costs and interest computed through August 7, 2015.

The following are the steps that you must take to comply with this Writ. If you have any questions, you should consult with your attorney.

- 1. Pursuant to 28 U.S.C. § 3205(c)(2)(F), if you have in your custody, control, or possession any property of the debtor, including wages, salary, or commissions, in which the debtor has a substantial nonexempt interest, or if you obtain custody, control, or possession of such property while this Writ is in effect, you must immediately withhold such property from the debtor and retain it in your possession until you receive instructions from the Court which will tell you what to do with the property. The United States has requested that the sum of 25% of the debtor's disposable earnings, which under California law represents the nonexempt portion of the debtor's earnings, be withheld from the defendant's earnings.
- 2. Pursuant to 28 U.S.C. § 3205(c)(2)(E), you are required to answer this Writ within 10 days after service of this Writ upon you. You must answer the Writ even if you do not have in your custody, control, or possession any property of the debtor. Pursuant to 28 U.S.C. § 3205(c)(4), your answer must state, under oath, the following information:
 - a. Whether or not you have in your custody, control, or possession, any

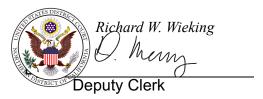
1	property owned by the debtor in which the debtor has a substantial						
2		nonexempt interest, including nonexempt, disposable earnings;					
3	b. a description of such property and the value of such property;						
4	c. a description of any previous garnishments to which such property						
5	subject and the extent to which any remaining property is not exempt						
6		and					
7	d.	the amount of the funds you anticipate owing to the debtor in the future					
8		and whether the period for payment will be weekly or another specified					
9		period.					
10	For your convenience, a form which addresses the above-requested information is						
11	attached and may be used to Answer the Writ.						
12	3. After you complete the answer under oath, pursuant to 28 U.S.C. §						
13	3205(c)(2)(E) & (c)(4), within ten (10) days after service of this Writ upon you, you						
14	must mail or deliver the original Answer bearing the original signature of the person						
15	preparing the answer to the Court at the following address:						
16 17	Civil Clerk, United States District Court 450 Golden Gate Avenue, 16th Floor San Francisco, CA 94102						
18	At the same time that you mail or deliver the original answer to the Court, you must						
19	also mail or deliver a copy of the original Answer to both the debtor and attorney for						
20	the United States at the following respective addresses:						
21	SOLOMON ROSS aka SOLOMON D. ROSS aka SOLOMON DAVID ROSS						
22	aka ROSS SOLOMON aka DAVID S. ROSS aka DAVE ROSS 134 North Claremont Street San Maton, CA 04401						
23							
24	Michael Cosentino, Attorney at Law P.O. Box 129 Alamoda, CA 94501						
25							
26	Please note that the attached form Answer contains a certificate of service which						
27	needs to be completed by the person mailing the copies of the answer to the debter and the attorney for the United States, and which needs to be filed along with the						
28							

Answer.

IF YOU FAIL TO ANSWER THIS WRIT OR FAIL TO WITHHOLD PROPERTY IN ACCORDANCE WITH THIS WRIT, THE UNITED STATES MAY PETITION THE COURT FOR AN ORDER REQUIRING YOU TO APPEAR BEFORE THE COURT TO ANSWER THE WRIT AND TO WITHHOLD PROPERTY IN ACCORDANCE WITH THE WRIT BEFORE THE APPEARANCE DATE. IF YOU FAIL TO APPEAR OR DO APPEAR AND FAIL TO SHOW GOOD CAUSE WHY YOU FAILED TO COMPLY WITH THIS WRIT, THE COURT WILL ENTER A JUDGMENT AGAINST YOU FOR THE VALUE OF THE DEBTOR'S NONEXEMPT INTEREST IN SUCH PROPERTY (INCLUDING NONEXEMPT DISPOSABLE EARNINGS). THE COURT MAY ALSO AWARD A REASONABLE ATTORNEY'S FEE TO THE UNITED STATES AND AGAINST YOU IF THE WRIT IS NOT ANSWERED WITHIN THE TIME SPECIFIED HEREIN AND IF THE UNITED STATES FILES A PETITION REQUIRING YOU TO APPEAR.

RICHARD W. WIEKING, Clerk United States District Court for the Northern District of California

Dated: Aug 13, 2015



DO NOT WITHHOLD THE EXEMPT PORTION OF THE EMPLOYEE'S EARNINGS

- 1. <u>Earnings</u> include any money (whether called wages, salary, commissions, bonuses, or anything else) paid for personal services, pension, or retirement. Vacation or sick pay is earnings subject to withholding as it is *received* by the employee.
- 2. <u>Disposable earnings</u> are different from gross pay or take-home pay. They are the earnings left after deducting the part which state or federal law <u>requires</u> an employer to withhold as mandatory deductions. Generally, these mandatory deductions are federal income tax, social security (FICA) tax, state income tax, state disability insurance, and payments to <u>public</u> employee retirement systems. Disposable earnings can change from pay period to pay period, whenever gross pay or required deductions change.

To determine earnings that are eligible for withholding, and therefore must be withheld, see the chart below.

USE THE CHART BELOW TO DETERMINE NONEXEMPT DISPOSABLE EARNINGS AND THE APPLICABLE WITHHOLDING AMOUNT¹:

Pay Period:	Weekly or oftener	Every 2 weeks	Twice a month	Once a month
Disposable earnings:	\$ 0 to	\$ 0 to	\$ 0 to	\$ 0 to
	\$217.50	\$435.00	\$471.25	\$942.50
Withhold:	Withhold: Nothing (entire earnings are exempt)			
Disposable earnings:	\$217.51 to	\$435.01 to	\$471.26 to	\$942.51 to
	\$290.00	\$580.00	\$628.33	\$1,256.67
Withhold:	Amt. over	Amt. over	Amt. over	Amt. over
	\$217.50	\$435.00	\$471.25	\$942.50
Disposable earnings:	\$290.01	\$580.01	\$628.34	\$1,256.68
	or more	or more	or more	or more
Withhold: 25% of disposable earnings (balance is exempt)				

¹Based on the Federal Minimum Wage Earnings of \$7.25 an hour, effective 07/24/2009